IN THE CLAIMS

The listing of the claims will replace all prior versions, and listings, of claims in the application:

1. (Previously Presented) A method for rapid tenant screening and lease recommendation, and conversion of data to lease documents, said method comprising:

acquiring tenant information including financial information;

acquiring property information;

generating a lease recommendation based on a plurality of acceptance criteria that are based on said tenant information and includes:

determining a value for each of said plurality of acceptance criteria;

determining a score for each of said plurality of acceptance criteria based on said value;

combining said scores into one composite score for a tenant by taking a weighted average of scores for said plurality of acceptance criteria according to the expression:

$$y = \frac{\sum_{i=1}^{n} y_i \left[2p_i^2 + (y_i - 7)^2\right]}{\sum_{i=1}^{n} \left[2p_i^2 + (y_i - 7)^2\right]}$$

wherein i represents an index of said plurality of acceptance criteria, p_i represents an importance rating for each criteria, y_i represents a score for each acceptance criteria, and y represents said composite score; and

determining said recommendation based on said composite score; and

generating lease documents based on said tenant information and said property information.

2. (Original) The method of Claim 1, wherein said tenant information comprises at least one of: full legal name, social security number, previous address, spouse's full name, dependents, employer name, employer address, and name of all dependents.

3. (Original) The method of Claim 1, wherein said acquiring of said financial information comprises communicating with a credit reporting agency.

4. (Original) The method of Claim 3, wherein said financial information comprises a raw credit report from said credit reporting agency.

5. (Original) The method of Claim 4, wherein said method further comprises parsing said raw credit information into a readable scheme.

6. (Original) The method of Claim 5, wherein said parsing comprises:

removing account numbers;

listing positive and negative ratings, amounts outstanding, and estimates of payments; and

performing a social security scan for validity.

7. (Previously Presented) The method of Claim 1, wherein said property information comprises a name of a property, a unit number and address, and unit policies.

8. (Canceled)

9. (Currently Amended) The method of Claim 1, wherein ~~generating~~ determining said recommendation based on said composite score, further comprises:

generating an acceptance recommendation for a tenant having a composite score greater than a predetermined high score;

generating a rejection recommendation for a tenant having a composite score lower than a predetermined low score; and

generating a marginally qualified recommendation for a tenant having a composite score between a predetermined low score and a predetermined high score.

10. (Previously Presented) The method of Claim 1, wherein said plurality of acceptance criteria comprise:

a ratio of monthly gross income to rent;

a minimum monthly gross income less rent and estimated debt payments;

maximum percentage of credit accounts with late payments;

maximum amount of unpaid collections;

bankruptcy history; and

previous tenant history.

11. (Previously Presented) The method of Claim 10, wherein determining a score for at least one of said plurality of acceptance criteria comprises scaling said value according to a mathematical function.

12. (Previously Presented) The method of Claim 11, wherein said mathematical function comprises a relationship of the form:

$$y = \left\{ k1 + \frac{k2}{\left[1 + b(x-c)^2\right]} \right\} \left[1 - \frac{k3}{1 + e^{a(x-c)}} \right]$$

wherein y represents the score for one of said plurality of acceptance criteria, x is said value for said criterion, c is the standard selected for said criterion, a and b are constants for scaling the value of said criterion to a standard level, k1 is a constant set to the maximum resulting score, k2 is a constant set to control the inflection point of the resulting curve, and k3 is a constant set to control the lowest score.

13-16. (Canceled)

17. (Original) The method of Claim 1, wherein said lease documents comprise a lease, disclosures about said property, rules, policies, local ordinances, or other agreements.

18. (Previously Presented) A system for performing rapid tenant screening and lease recommendation, and conversion of data to lease documents, said method comprising:

means for acquiring tenant information including financial information;

means for acquiring property information;

means for generating a lease recommendation based on a plurality of acceptance criteria that are based on said tenant information and includes:

determining a value for each of said plurality of acceptance criteria;

determining a score for each of said plurality of acceptance criteria based on said value;

combining said scores into one composite score for a tenant by taking a weighted average of scores for said plurality of acceptance criteria according to the expression:

$$y = \frac{\sum_{i=1}^{n} y_i \left[2p_i^2 + (y_i - 7)^2\right]}{\sum_{i=1}^{n} \left[2p_i^2 + (y_i - 7)^2\right]}$$

wherein i represents an index of said plurality of acceptance criteria, p_i represents an importance rating for each acceptance criteria, y_i represents a score for each acceptance criteria, and y represents said composite score; and

determining said recommendation based on said composite score; and

means for generating lease documents based on said tenant information and said property information.

19. (Original) The system of Claim 18, wherein said means for generating comprises a computer of the type having a processor, a memory coupled to the processor, a computer program including instructions executable in said processor to perform the generation operation.

20. (Original) The system of Claim 18, wherein said means for acquiring said tenant information further comprises means for communicating with a credit bureau.

21-22. (Canceled)

23. (Previously Presented) A computer program product for use in conjunction with a computer system, the computer program product comprising a computer readable storage medium and a computer program mechanism embedded therein, the computer program mechanism comprising:

a program module that directs a computer processor to function in a specified manner, said manner comprising:

performing a credit check on an applicant;

generating a recommendation and report for said applicant including:

determining a value for each of said plurality of acceptance criteria;

determining a score for each of said plurality of acceptance criteria based on said value;.

combining said scores into one composite score for a tenant by taking a

weighted average of scores for said plurality of acceptance criteria according to the expression:

$$y = \frac{\sum_{i=1}^{n} y_i \left[2p_i^2 + (y_i - 7)^2\right]}{\sum_{i=1}^{n} \left[2p_i^2 + (y_i - 7)^2\right]}$$

wherein i represents an index of said plurality of acceptance criteria, p_i represents an importance rating for each acceptance criteria, y_i represents a score for each acceptance criteria, and y represents said composite score; and

determining said recommendation based on said composite score; and

generating lease documents for said applicant.

24. (Previously Presented) The computer program product of Claim 23 further comprising a capability to set permissions such that a specified user is able to approve said applicant before accessing said generated lease documents.

25. (Previously Presented) The computer program product of Claim 24 further comprising a capability to set permission such that a user may only approve said applicant after the applicant has been recommended by the computer program product.

26. (Previously Presented) The computer program product of Claim 23, wherein determining a score for at least one of said plurality of criteria comprises scaling said value according to a mathematical function.

27. (Previously Presented) The computer program product of Claim 26, wherein said mathematical function comprises a relationship of the form:

$$y = \left\{k1 + \frac{k2}{\left[1 + b(x-c)^2\right]}\right\}\left[1 - \frac{k3}{1 + e^{a(x-c)}}\right]$$

wherein y represents the score for one of said plurality of criteria, x is said value for said criterion, c is the standard selected for said criterion, a and b are constants for scaling the value of said criterion to a standard level, k1 is a constant set to the maximum resulting score, k2 is a constant set to control the inflection point of the resulting curve, and k3 is a constant set to control the lowest score.

28. (Previously Presented) A method for rapid tenant screening and lease recommendation, and conversion of data to lease documents, said method comprising:

acquiring tenant information including financial information;

acquiring property information;

generating a lease recommendation based on a plurality of acceptance criteria that are based on said tenant information and includes:

determining a value for each of said plurality of acceptance criteria;

determining a score for each of said plurality of acceptance criteria based on said value by scaling said value according to a mathematical function comprising a relationship of the form:

$$y = \left\{ k1 + \frac{k2}{\left[1 + b(x-c)^2\right]} \right\} \left[1 - \frac{k3}{1 + e^{a(x-c)}} \right]$$

wherein y represents the score for one of said plurality of acceptance criteria, x is said value for said criterion, c is the standard selected for said criterion, a and b are constants for scaling the value of said criterion to a standard level, k1 is a constant set to the maximum resulting score, k2 is a constant set to control the inflection point of the resulting curve, and k3 is a constant set to control the lowest score;

combining said scores into one composite score for a tenant; and

determining said recommendation based on said composite score; and

generating lease documents based on said tenant information and said property information.

29. (Previously Presented) The system of Claim 18, wherein determining a score for at least one of said plurality of acceptance criteria comprises scaling said value according to a mathematical function.

30. (Previously Presented) The system of Claim 29, wherein said mathematical function comprises a relationship of the form:

$$y = \left\{ k1 + \frac{k2}{\left[1 + b(x-c)^2\right]} \right\} \left[1 - \frac{k3}{1 + e^{a(x-c)}} \right]$$

wherein y represents the score for one of said plurality of criteria, x is said value for said criterion, c is the standard selected for said criterion, a and b are constants for scaling the value of said criterion to a standard level, k1 is a constant set to the maximum resulting score, k2 is a constant set to control the inflection point of the resulting curve, and k3 is a constant set to control the lowest score.

31. (Previously Presented) A method for rapid tenant screening and lease recommendation, and conversion of data to lease documents, said method comprising:

acquiring tenant information that includes financial information for each of two roommates;

acquiring property information;

generating a lease recommendation for the two roommates based on a plurality of acceptance criteria that are based on said tenant information and includes:

determining a value for each of said plurality of acceptance criteria for each roommate;

determining a score for each of said plurality of acceptance criteria based on said value for each roommate;

combining said scores into one composite score for each roommate; and

determining said recommendation for the two roommates based on said composite scores; and

generating lease documents based on said tenant information and said property information.

32. (Previously Presented) The method of Claim 31, wherein determining a value for each of said plurality of acceptance criteria comprises a rent sharing criteria.

33. (Previously Presented) The method of Claim 32, wherein said rent sharing criteria requires that each roommate is responsible for an equal share of the rent plus a predetermined additional percentage of the rent.

34. (Currently Amended) The method of Claim 31, wherein ~~generating~~ determining said recommendation based on said composite scores for each roommate further comprises combining the composite scores into a single overall score.

35. (Previously Presented) A method for rapid tenant screening and lease recommendation, and conversion of data to lease documents, said method comprising:

acquiring tenant information including acquiring financial information by communicating with a credit reporting agency, wherein the financial information comprises a raw credit report;

acquiring property information;

generating a lease recommendation based on a plurality of acceptance criteria that are based on said tenant information and includes:

determining a value for each of said plurality of acceptance criteria;

determining a score for each of said plurality of acceptance criteria based on said value;

combining said scores into one composite score for a tenant by taking a weighted average of scores for said plurality of acceptance criteria according to the expression:

$$y = \frac{\sum_{i=1}^{n} y_i \left[2p_i^2 + (y_i - c)^2\right]}{\sum_{i=1}^{n} \left[2p_i^2 + (y_i - c)^2\right]}$$

wherein i represents an index of said plurality of acceptance criteria, p_i represents an importance rating for each criteria, y_i represents a score for each acceptance criteria, c represents a constant value for a minimum requirement, and y represents said composite score; and

determining said recommendation based on said composite score; and

generating lease documents based on said tenant information and said property information.